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ABSTRACT

This report covers the first phase of a study on the development, administration and evaluation of a Pre-Retirement Education Research and Training Program for Minority Program Leadership Aides. Thirty-eight Aides, all Black, were trained in an intensive 66-hour program to act as PREP Aides in assisting with the development of PREP Life Planning Programs with high school students, middle-aged persons, and retired adults. The trainees, aged 45-72 years, represented diverse income levels, the largest percentage being retired or unemployed. All were residents of the South Central Los Angeles area. A pre-test/post-test instrument was developed, capable of measuring levels of information and attitudes about aging, community resources, pre-retirement and retirement issues, and retirement planning and living in general. Findings indicate that an effective training program can produce Life Planning Program Aides capable of assisting with the development of programs relevant to pre- and post-retirement issues for minority populations. Trainees indicated significant changes in personal attitudes and levels of information about pre-retirement and retirement living issues as well as an increased practical understanding of human dynamics and group leadership techniques. (Author)

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A RESEARCH AND TRAINING MODEL FOR PRE-RETIREMENT EDUCATION PROGRAMS FOR MINORITY POPULATIONS

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This report covers the first phase of a study on the development, administration and evaluation of a Pre-Retirement Education Research and Training Program for Minority Program Leadership Aides. Thirty-eight Aides, all Black, were trained in an intensive 66-hour program to act as PREP Aides in assisting with the development of PREP Life Planning Programs with high school students, middle-aged persons, and retired adults. The trainees, aged 45-72 years, represented diverse income levels, the largest percentage being retired or unemployed. All were residents of the South Central Los Angeles area.

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A RESEARCH AND TRAINING MODEL FOR PRE-RETIREMENT EDUCATION PROGRAMS FOR MINORITY POPULATIONS

INTRODUCTION

This report covers the exploratory phases of a three-phase research and training project relating to pre-retirement and life planning training programs for minority populations. The purposes of this early phase of the study were: (1) to investigate which components of the tested Pre-Retirement Education Program (PREP) model would provide for the most effective method to help PREP Aides develop knowledge and skills to conduct PREP programs in the community with middle-aged and retired residents; (2) to analyze the data collected through the administration of a pre-test and post-test which measured information growth and attitudinal changes about aging, community resources, pre-retirement and retirement living issues, and planning strategies; (3) to develop an adaptation of the PREP model for pre-retirement and retirement living programs, which would include not only the information derived from the investigation and analysis of the data, but also information derived from the Trainers' and participants' observations; and, (4) to train PREP Aides who would conduct the especially adapted PREP model program in their own communities.

Thirty-eight individuals, all Black, were trained in an intensive 66-hour program to become PREP Aides and to assist with the development of PREP Life Planning Programs with middle-aged persons and retired adults living in predominantly Black neighborhoods. The PREP model used for this training program was developed in 1976 as a result of a 27-month grant awarded to the Andrus Gerontology Center, University of Southern California by H.E.W. to develop a pre-retirement education model.

The 38 PREP Aides, aged 45-72 years, represented diverse income levels. The largest percentage were retired persons. All were residents of the South Central Los Angeles area, a predominantly Black community of the greater Los Angeles City area.

A pre-test/post-test instrument was developed, capable of measuring levels of information and attitudes about aging, community resources, pre-retirement and retirement living issues, and retirement planning. Findings indicated that an effective training program such as the PREP model, can produce Life Planning Program Aides who are capable of assisting with the development and leadership of programs relevant to retirement living issues for Black middle-aged and

retired persons. Data further indicated that there was substantial positive changes in the participants' attitudes and increased levels of information. It is to be noted also that the Aides indicated an increased practical understanding of human dynamics and group leadership skills.

BACKGROUND

A pre-retirement planning program attempts to provide information about retirement issues; to build awareness of the multi-faceted aspects of retirement; to encourage a positive attitude towards retirement; and, to stress the importance of retirement planning. (Boyack and Tiberi, 1975.) Pre-retirement program planners must be well versed in the major topical areas for retirement consideration, such as financial planning, health maintenance, use of time, the dynamics of the middle and later years, and methods by which to explore issues dealing with self-fulfillment, as well as the foundations for successful planning. (Tiberi and Boyack, 1976.) It has been suggested that a sound pre-retirement education training program for potential planners in the field must include, besides those issues just mentioned, sound foundations in human dynamics and group facilitating techniques. (Boyack and Tiberi, 1975, 1976.)

Retirement can mean a loss of status and prestige; a situation which may lead to a "roleless" role: in a society in which social positions and role expectations for the retired are undefined. (Burgess, 1960.) Transition to the retirement stage in one's life is not always smoothly accomplished, and is often characterized by traumatic occurrences which have been identified as "role" or "identity" crises. (Monk, 1971.)

Pre-retirement preparation programs, as a form of anticipatory socialization, may serve to facilitate the formulation of realistic retirement objectives and to ease the transition into retirement. Research indicates that retirees who plan for retirement generally report higher levels of life satisfaction. (Ash, 1966; Pyron & Manion, 1968.) Planning programs can provide the individual with insights and awareness so as to avoid the potential "role shock" and subsequent demoralization that follows an abrupt termination of major roles associated with earning a living. A pre-retirement planning program may provide an individual with his or her first exposure to serious consideration of retirement problems. (Charles, 1971.)

With the increasing numbers of people who are and will be living "in retirement," comes particular concerns: living on a reduced income; transitioning from a work life into a life of leisure; changing health conditions; and finding self-fulfillment and meaning in life. (Kalt, 1975; Barron, 1975.)

Research findings suggest further that, "those for whom retirement is likely to pose problems...are least likely to plan for it, and those who do attempt some planning accomplish it in a desultory fashion. The majority arrive at the date of retirement without concrete, realistic plans." (Kasschau, 1974.)

Pre-retirement planning programs should provide learning experiences in which individuals may become aware of potential "dangers" and explore "opportunities" which can lead to the development of options for a life of satisfaction in retirement. (Boyack and Tiberi, 1975.) Many people do make the transition into retirement very successfully. However, evidence indicates that there are many who do not make such a transition with ease and satisfaction. There is sufficient data which suggests that there is a high correlation between life satisfaction in retirement and the extent of planning before that event. It is felt that pre-retirement education programs can provide guidance in exploring issues of both the middle and retirement years as well as provide opportunities for testing options. (Boyack and Tiberi, 1975.)

Sheldon, McEwen and Ryser (1975) suggested that the obstacles to successful retirement may be: (1) those gaps which may occur in the individual's system of relationships, such as deaths of close friends and relatives, moving geographically, and/or separation from one's children; (2) those occuring in regards to relationships which need to "keep going"...such as intimacy, interest, and giving nurturance, recognition, and assistance; and, (3) those created by the lack of early preparations for retirement, which may include development of alternatives, response to change and the process of transfer through that change, and then an accomodation to a new life style.

The personal losses involved in the role transition from that of worker to that of retired person involve not only the loss of settings in which skills are performed, but concomitant financial changes and a variety of losses which may have equal or even greater consequences for the individual and the primary groups of which he is a member. Such losses may be: loss of former financial supports; loss of settings; loss of a principal source of social contact; loss of opportunities for problem solving; loss of mastery of resources available

for problem solving; and, loss of a major reference group. (Sheldon, McEwen and Ryser, 1975.)

The moral of this issue is that patterns developed early in life are what influence retirement years. Havighurst (1969) did a classical study on retirement satisfaction. His study suggests that the more activities in which one is involved, the higher is the life satisfaction. Preventative action (intervention early in life) in the form of pre-retirement education or life planning programs, can help people overcome the obstacles and plan for an easier adjustment to retirement.

The National Council on the Aging (NCOA) study, The Myth and Reality of Aging in America (Harris and Associates, 1975), found that most older people regret not having planned better. Such regrets were primarily in the financial area --- 26% of those surveyed mentioned that if they had known what things would be like today, they would have tried to save more, acquired more insurance, or invested more in property, land or some other type of investment. In addition, 14% of the older respondents would have completed more education, while 9% would have planned their careers differently in order to guarantee themselves greater security in their old age. Additional data indicated that 76% missed the money the job produced --- 73% missed the people at work --- 62% missed work itself --- and, 59% missed the feeling of being useful.

J. Jackson, one of the outstanding scholars and writers on the study of the aging Black person, stresses the desperate situation of the paucity of information about this large and significant population group in our society. (Jackson, 1967, 1971, 1972, 1975.) She has pointed out that the study of the Black aged is an "underdeveloped area of social investigation," and suggests also that:

> There are almost no studies on retirement patterns of Negroes and there is certainly a need for more (such programs)...especially since this is a categorical group likely to experience greater forced retirement within the next decade, due largely to its lower educational and occupational levels. (1971)

According to Dr. Jackson, there needs to be more studies relating to Negroes and their retirement needs with:

> ...special concentration upon those 35 years of age and over, designed to ascertain knowledge useful in isolating further the similarities and differences within the Negro group, isolating areas of critical needs or present problem areas which are likely to occur in the

> future, so that some effort could be made to develop preventative programs, rather than 'mop-up' programs. (1971)

In addition, Dr. Jackson stresses the need for the training of professionals and lay persons to work with the Negro aged, as well as directing attention to the development of "second career" programs.

Data from the Harris study (1975) indicated that:

> Majorities of the total public agreed on seven very important steps people should take in preparing for their later years: 88% of the public felt that it is very important to "make sure you'll have medical care available," 81% to "prepare a will," 80% to "build up your savings," 80% to "learn about pensions and social security benefits," 70% to "buy your own home," 64% to "develop hobbies and other leisure-time activities," and 50% to "decide whether you want to move or continue to live where you are." In addition, three in ten people felt that it is very important to "plan new part-time or full-time jobs."

A follow-up report, resulting from the Harris study (M. Jackson and J. Wood, 1976), indicated that older blacks are far less prepared for old age than are older whites. They report that 72% of the older white respondents had built up their own savings, and only 34% of older blacks have done so. In only two areas did older blacks appear to be better prepared for their later years, and that was the fact that more blacks than whites had talked to older people about what it's like to grow old, and the second was that more blacks had moved in with their children or other relatives. They suggest further that the lack of preparation reflects perhaps the lower current incomes of the older blacks, as well as the different incomes received by these two groups in their earlier years.

The Harris study (1975) provided additional information about older people which is relevant to the development of pre-retirement planning programs for this particular group. The study indicated that most people 65 years of age and over have some regrets about not planning better for their later years. The following Harris data provides a firm foundation for inclusion of specific topics in pre-retirement and life planning programs:

> Twenty-six percent of the subjects indicated that they would have made more savings and investments...14% would have gotten a better education...9% a different job...3% would have planned earlier.

The results of the Harris and various other studies with Black population groups, indicate that there are particular problem areas to which attention must be directed in developing programs which will be relevant to a specific population group. Harris (1975) suggests that the following were those

problems considered "very serious" by the Black respondents (reported in order of concern): (1) Not having enough money to live on; (2) Fear of crime; (3) Poor health; (4) Not enough medical care; (5) Loneliness; (6) Poor housing; (7) Not enough job opportunities; (8) Not enough to do to keep busy; (9) Not enough clothing; (10) Not enough friends; and, (11) Not enough education.

Kasschau (1975) indicated 11 major areas of concern identified by Black respondents: (1) Finances; (2) Health; (3) Crime; (4) Morale; (5) Transportation; (6) Housing; (7) Political participation; (8) Family relationships; (9) Employment; (10) Education; and, (11) Discrimination.

Pollard (1973) indicated that "economic fears and prestige fears were the two predominant fears expressed by the subjects. He proposed that the major underlining fear was that of "growing old." "Not only is there among workers the traditional fear of being unemployed, but in recent years there has been a more widespread and growing fear of age itself."

These aforementioned findings support the need for pre-retirement and life planning programs to be conducted within the Black communities, and which provide exposure to specific problem areas such as: (1) Financial planning for the middle and later years, to include budgeting, credit rip-offs, how to save money, and consumer fraud and education; (2) Legal rights and responsibilities; (3) Safety precautions for yourself and your home, to include neighborhood protective "watch" programs and how to protect yourself; (4) Maintenance of sound mental and physical health and vitality throughout our lives, to include such topics as nutritional habits, weight control, exercise, and alcoholism; (5) Identification of health services and advocacy for better health resources within the community; (6) Recreation and leisure activities, which have meaning for the individual; (7) Housing alternatives and maintenance services; (8) Second career development, to include continuing education opportunities and how to turn hobbies into income potentials; (9) Identification of individual potentials for self-fulfillment; (10) Exploration of the "sheltered workshop" concept for meeting special needs of individuals, to include information on food coops, clothing exchanges, and sewing centers; (11) Identification and development of church and community center programs for social and educational experiences; and, (12) other topics as requested by participants.

THE STUDY

The PREP Life Planning Aides' program was co-sponsored and funded by a unique consortium of the University of Southern California Administration and interested community religious institutions, with the program implementation and research responsibilities assigned to the Pre-Retirement Education and Life Planning Programs Office, Community Programs Division, Andrus Gerontology Center, University of Southern California.

The primary purpose of this program was to train 38 middle-aged and older community persons to work with their community residents in exploring life planning issues and topics which relate directly to the real needs of people as they live from day to day. This approach also helps individuals to develop planning strategies and coping mechanisms in problem resolution and futures planning.

The PREP Aide program evolved as a result of the experiences accumulated during a 27-month H.E.W. grant awarded the Andrus Gerontology Center to develop a pre-retirement education program model. This early PREP research indicated that there were several "specific" population groups who, for various reasons, do not have easy access to resources which can help them to identify their potentials and to develop options for a "non-work" life which can be experienced with independency, dignity and self-confidence. Therefore, it was proposed for this PREP Aide training program that "non-professionals" could be trained to help guide people towards specific objectives. The objectives of the program were to train leaders who could communicate with residents within their own communities in exploring the following issues: the value in planning; developing an economic I.Q.; maintanence of physical and mental vitality; the dynamics of the middle and later years; time and its uses; reinforcing, building and maintaining relationships with significant others; and, striving towards a sense of self-fulfillment.

Particular criteria were established for the Aide trainees to be accepted into the training program. Each candidate had to be: a middle-aged or recently retired man or woman; a resident of the community in which his/her referral church, institution, or agency was located; be considered in reasonably good health; willing to commit time for eleven consecutive weeks, 6 hours each session; willing to assume the responsibility for attending each of the training sessions and to complete all requirements for the course; capable of working with people, like working with people and people like to work with him/her; and, open-minded and willing to learn. It was also

suggested, although not mandatory, that each Aide trainee be familiar with his/her community and its resources; have shown some leadership qualities; and, have access to transportation.

PROGRAM DESCRIPTION

The program was conducted at a community church facility, one day each week for 11 consecutive weeks, 6 hours per day. The program included lecturettes on specific relevant topics, guest lecturers, community residents who represented special interests and/or concerns, printed materials, films, field trips, and especially designed group processes which related to initiating attitudinal and behavioral changes. Thirty-six of the 38 participants attended all of the eleven sessions. (Some of the specific topics covered were mentioned earlier in the Introduction section of this paper.)

METHODOLODY

A questionnaire was designed to measure two criterion variables which were used in assessing the effectiveness of the PREP Aides' training program: (1) changes in attitudes, and (2) level of increased information.

Each participant was instructed to complete the questionnaire three times; prior to participation in the training program (pretest), at the end of the training program (posttest I), and six months after the completion of the program (posttest II). Thirty-eight participants completed the pretest, 17 completed the posttest I and 15 completed the posttest II. (The data from posttest II are being analyzed at this time.) This report covers the analysis of the data from the pretest and posttest I. Variables related to knowledge about community services, jobs available for older workers, consumer education, financial planning, Social Security, Medi-Care/Cal, legal issues, diet, health, housing, long-term care facilities, and attitudes about aging, retirement, older workers, and middle age.

Through an interview procedure and before the beginning of the program, information was collected about each trainee's leadership and program experience. There was a general lack of demonstrated leadership experience and knowledge about group dynamics indicated by the participants.

SAMPLE DESCRIPTION

Note: The procedure will be to report data from (1) Pretest/Total participants (P/TP); and (2) Pretest/Participants completing the posttest (Pre/CP).

P/TP. Thirty-eight individuals completed the pretest questionnaire. Of those who responded 4 (11%) were male and 31 (82%) were women, 3 did not respond to that question. The age range was 47 years to 72 years with a median age of 64 years. Seventy-one percent of the respondents were over 60 years of age. Of the respondents, 18 (49%) were married, 9 (24%) divorced, 4 (11%) separated, and 6 (16%) widowed. The level of education ranged from 11-20 years, 6 (16%) reported a high school education, 19 (50%) reported a college education, 10 (26%) reported some graduate experience, 1 (3%) reported less than high school and 2 (5%) did not respond. Seventeen (45%) of the respondents reported that they were "retired", however, of those 2 (5%) reported fulltime work and 4 (11%) reported partime work. Of the others, 6 (16%) reported working fulltime, 5 (14%) parttime work, 5 (14%) unemployed and 4 (11%) reported occasional work. Of those employed, only 5 would be considered at the "professional" level, with the others working at diverse jobs. In regards to income levels, the range was from $3,000 to $30,000 per year. Forty percent of the total sample earned less than $8,000 per year, with only 1 (3%) reporting an income below the poverty level.

Pre/CP. Seventeen individuals completed the posttest I questionnaire. Of those, 2 (12%) were male and 15 (88%) were female. The age range was 45 years to 72 years, with the median age reported at 64 years. Seventy-five percent of the respondents were over 60 years of age. Of the respondents, 7 (41%) were married, 6 (35%) divorced, 1 (6%) separated, and 3 (18%) widowed. The level of education completed ranged from 12 to 20 years; 2 (12%) completed high school, 8 (47%) reported a college education, and 6 (35%) reported some graduate experience, and 1 (6%) did not respond. Ten (59%) of the respondents reported that they were "retired", however of those, 2 (12%) reported that they worked "parttime." Of the others 2 worked fulltime and 3 worked parttime. Of those employed only 2 would be considered at the "professional" level, with the others working at diverse jobs. In regards to income levels, the range was from $4,250 to $30,000 per year. The median income reported was $9,600 per year. Thirty-three percent of the Pre/CP respondents earned under $8,000 per years as compared

with 40% of the P/TP sample.

It would appear that most of those who responded on the posttest (17) were in a slightly higher income and educational level than those of the pretest total population (38).

MAJOR FINDINGS

Table 1 provides data about the increased level of knowledge acquired about community services between the pretest and posttest. Information is included for the 38 pretest respondents and for the 17 respondents who completed both the pre- and posttests. It is noted that the PREP training program evidently provided ample opportunities for learning more about community services and resources, evidenced by the substantial increases indicated on most of the items by the percentage figures, as reported by the 17 respondents who completed both the pre- and posttests.

The participants were asked to rank order what they felt were the major problems for Black middle-aged and retired men and women. The findings (Tables 2 and 3) indicate the respondents perceptions of the major problems. "Keeping a job," "Financial security," and "Health" appear across both groups as major problems, with men stressing more concern for "Keeping a job," and women more concerns about "Financial security." However, "Health" appeared also to be of importance to both men and women. It may be of interest to note that on the posttest men indicated a beginning concern about aging parents, while "Retirement planning" appeared at several levels. The female respondents indicated more concern about spouse relationships and aging parents than did the male respondents. The men and women, in both pre- and posttests, reported identical ranking for "least important" problems, appearing at the low end of the rank order, as "Widowhood," "Boredom," and "Loneliness."

In response to a Likert scale regarding attitudes about aging, the participants showed substantial (10% or more) increases towards more positive attitudes about aging on 8 of the 12 items. The most substantial movement related to values of older persons, their ability to learn, and perceptions of aging. One surprise was that the posttest group moved away from the generally accepted notion that older people do not become more religious as they age. This group indicated that they believed that a person does become more religious with age. This opinion may be influenced by the fact that many of these participants were referred to the program by churches, or church-related agencies.

TABLE 1

AWARENESS OF COMMUNITY SERVICES

Community Service	Have heard of (%)			Is available in my community (%)		
	Pre/Total (38)	Pre (17)	Post (17)	Pre/Total (38)	Pre (17)	Post (17)
Visiting Nurses	91%	94%	100%	65%	56%	88%
Homemaker's Service	89	81	100	67	50	80
Community Center	89	80	100	87	80	100
Senior Citizens' club	100	100	100	94	93	100
Legal Aid program	86	77	100	66	47	80
Medicare	100	100	100	100	100	100
MediCal	89	91	100	82	63	100
Referral & Information Center	71	63	100	54	39	87
Mental Health Clinic	82	69	100	64	56	93
Senior Service Center	92	87	100	75	60	94
S.P.C.A.	97	94	100	72	67	81
Consumer information services	91	93	100	56	40	87
Supplementary Security Income (SSI)	84	65	100	82	60	88
Social Security Office	100	100	100	97	100	100
Family health center	77	65	94	84	69	81
Special transportation services for the elderly	82	73	100	61	50	71
Foster Grandparent program	77	69	82	43	41	47
Retirement counseling	76	62	94	52	27	75
Tax assistance services	89	88	100	75	69	100
Counseling services	81	67	82	62	53	75
Adult Education classes	97	93	100	90	81	100
University Extension classes	90	78	100	89	77	88
R.S.V.P.	71	64	80	55	40	77

TABLE 2

Major Problems of Persons
In Their Middle Years
(Men Reporting)

	Rank Order	Pretest(38)	Pretest (17)	Posttest (17)
Most often mentioned	1	Keeping Job Health Financial Security	Keeping Job Financial Security Growing Old	Keeping Job Health Aging Parents
	2	Financial Security Keeping Job Health	Financial Security Keeping Job Health	Financial Security Spouse Health
	3	Planning Retirement Spouse Children	Planning Retirement Health Spouse	Sex Children Health

TABLE 3

(Women Reporting)

	Rank Order	Pretest(38)	Pretest (17)	Posttest (17)
Most often mentioned	1	Financial Security Health Keeping Job	Financial Security Keeping Job Health	Financial Security Keeping Job Health
	2	Financial Security Keeping Job Spouse	Financial Security Health Keeping Job	Financial Security Spouse Aging parents
	3	Spouse Financial Security Children	Spouse Aging parents Health	Spouse Health Planning Retirement

In response to the question, "At what age is a person old?", the reponses ranged from 45 years, to 87 years, to "there can be no such determination." In general, the respondents indicated that age - or old age - depends upon the individual and his/her mental attitude and functioning as well as physical functioning. Several insightful comments related to the fact that societal feedback may have a strong influence upon when a person may feel he/she is "old." One respondent made the following statement, "A person is old when he stops planning for the future."

In response to a Likert scale relating to attitudes about older workers, the respondents indicated an increase positive attitude in the posttest. This finding reinforces the earlier findings about the participants indication of a more positive attitude about aging at the end of the program. There were substantial changes in 4 of the 5 items on this scale.

The responses to an open-ended question about the advantages of hiring an older worker were assigned to one of five categories; "Personal qualities of older persons;" "Experience, skills, knowledge;" "Work attitudes;" and "Of specific value to the older worker." It should be noted that there was a substantial increase in the number of characteristics listed on the posttest, especially in the categories of "Personal qualities" and "Work attitudes."

In response to the open-ended question about where the older person may go for information about available jobs, not only did more individuals respond, but also there were substantially more suggestions made in the posttest. The responses fell within four major categories: Senior citizen organizations; Governmental offices; Counseling and referral services; and "Other."

There were four questions relating to Consumer Education. The participants were evidently well informed when they came into the program as there was a reported high level of knowledge in the pretest,which carried over into the posttest, on the items dealing with decreasing the family grocery bills and where to file consumer complaints. However, the respondents appeared to be less well informed before the program in regards to where to go to get information about consumer education, as there was a substantial increase in information demonstrated by the greater number of resources listed on the posttest.

The Likert scale on financial concerns of older persons, provided data indicating a substantial increase in the knowledge they had at the end of the program about the major financial concerns of older persons. The participants were asked to rank order what they felt older people spent the most on out of their budgets on household and personal expenses. Housing was first, with food and medical care following. Recreation and alcoholic beverages appeared last on the list.

In response to a 7-item question about Social Security, the respondents indicated substantial increase in information about 5 of the 7 items. Also the respondents were asked to rank order their perceptions of what may be the major sources of income for retired persons. In order of rank, and across pre- and posttest groups, they were: Social Security, Private pensions, Personal earnings, Assistance from family, and Public assistance. These responses appear to follow the generally reported ranking by similar population groups.

The responses to two questions about legal matters indicated substantial increases in awareness of such issues as writing of wills, estate planning and tax information.

Questions about health related to diet, exercise, rest, and medical care services. Again, the respondents indicated substantial increase in knowledge in most of the items, especially in regards to the value of exercise, proper diet, ways of reducing medical care costs and information about Medicare.

In regards to one of the major concerns, "Housing", the participants were asked to respond to a 6-part question about options available for housing for retired persons and to suggest the greatest advantages to each of those living arrangements suggested in the questionnaire: (1) Own your own home: (2) Rent a house or apartment; (3) Live with relatives; (4) Live in a residential hotel; (5) Live in a mobile home; and (6) Live in a retirement village or home. The posttest responses indicated that there were three living arrangements for which there were a greater number of advantages listed than had been on the pretest: Own your own home, Rent a house or apartment, and Live in a mobile home.

Research has indicated that safety is a major consideration for most older persons. The responses to three questions about home security, frauds and personal safety indicated that the respondents had learned substantially more about these topics by the end of the training program.

The two final questions related to respondents suggestions about which concerns they would like to have included in a life planning program for middle-aged and retired persons in their communities. There were twice as many suggestions on the posttest as had been given on the pretest. We may assume that such a substantial increase would indicate that the PREP program had provided for an heightened awareness of the needs specific to middle-aged and retired aged person residing in the communities represented by the participants.

CONCLUSIONS

The data indicated the following:

(1) That there were substantial indications of increased knowledge about the topics specifically relevant to pre-retirement and retirement living as a result of participating in the PREP Aide training program;

(2) That there were substantial changes indicated by the respondents in regards to increased positive attitudes about aging, especially in relation to attitudes about the aging process, the older worker and health maintenance issues for the older adult;

(3) That responses to open-ended questions indicated an increased awareness of available community services, problems of middle-aged and retired person, consumer issues, and housing options; and

(4) That the PREP model can be adapted to meet the needs of special minority populations.

It is further concluded that the program experiences and observations, by both the participant group and the PREP trainers, indicated the following:

(1) That "non-professionals" could be trained to help provide PREP and Life Planning Programs for middle aged and retired persons in a specific minority community; and

(2) That the lack of printed and other media materials specific to special population groups decreases both the effectiveness of programs and the potential for the development of much needed pre-retirement and retirement living programs for such groups.

COMMENTS

The PREP Aides are currently initiating and conducting PREP Life Planning Programs within their own communities in cooperation with the PREP and Life Planning Programs Office at the Andrus Gerontology Center, University of Southern California and with local churches, Senior Centers and other such social service entities.

One of the facts that made this target group more difficult to train was the lack of printed and other media materials relevant to the needs of middle-aged and retirement-aged Black persons. It was necessary to search not only the existing professional literature, but also commercial publications and commercial television productions specific to Black interests for materials which could be adapted or "translated" into practical application for the purposes of covering the subjects of primary interest to meet the needs of the Black populations to be served. Many of the existing Pre-Retirement Education "packages" do not relate directly to the specific needs of minority population groups. This is especially true in regards to the population group to whom the PREP Aides would be directing their attention - those who reside in the lower socio-economic areas of South Central Los Angeles. As a result of this lack of relevant media and materials, the PREP Aides have decied to publish the papers they developed for program lecturettes and the adaptations of PREP materials and exercises developed to affect attitudinal and behavioral changes. Such a publication is in process at this time.

Further, as a result of this experience with the PREP Aides' Training Program, a proposal was submitted to CETA to enlarge upon the Aides' experiences. This proposal was funded in August 1977, and 25 persons representing diverse minority populations are currently involved in a one-year training and jobs' program, to be trained as Life Planners and Career Transition Aides.

These exploratory findings do underline the need for more research on the subject of pre-retirement and life planning programs designed specifically for special population groups. These data are limited to just a small sample in a very large metropolitan area, and there are many sub-communities within this larger area to whom such programs and such research could be directed further. The findings of this project indicated that in order to

insure continued independent functioning for as many of the Black aged as possible, for as long as possible, there must be some firm foundations laid in planning for the future. Programs, such as the PREP Aide project, must be developed as a motivating force in promoting continuing education about community resources, about the major issues of retirement living, and about the dynamics of planning strategies, not only with the retired, but also with the middle-aged. In this way, perhaps, we can meet the challenge given by Dr. Jacqueline Jackson "to develop preventative programs, rather than 'mop-up' programs." (1971)

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